

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: CARLETHA N. CROUT	§	Case No. 06-72003
	§	
	§	
Debtors	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/30/2006.
- 2) The plan was confirmed on 01/05/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 02/13/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/08/2011.
- 5) The case was completed on 07/06/2011.
- 6) Number of months from filing or conversion to last payment: 56.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,100.00.
- 10) Amount of unsecured claims discharged without full payment: \$44,515.20.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.



**Receipts:**

Total paid by or on behalf of the debtor	\$ 14,784.76	
Less amount refunded to debtor	\$ 37.65	
<b>NET RECEIPTS</b>		<b>\$ 14,747.11</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,700.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 971.03	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 3,671.03</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BALSLEY & DAHLBERG LLP	Lgl	2,700.00	2,700.00	2,700.00	2,700.00	0.00
WELLS FARGO AUTO FINANCE	Sec	8,000.00	9,375.00	8,575.00	8,575.00	2,501.08
WELLS FARGO AUTO FINANCE	Uns	6,800.00	5,631.62	6,431.62	0.00	0.00
ABC CASH N GO, INC.	Uns	670.00	NA	NA	0.00	0.00
ACCOUNT RECOVERY SERVICE	Uns	674.59	NA	NA	0.00	0.00
ACE CASH ADVANCE	Uns	693.00	NA	NA	0.00	0.00
ALLIED INTERSTATE	Uns	35.00	NA	NA	0.00	0.00
AMCORE BANK NA	Uns	200.00	3,932.11	3,932.11	0.00	0.00
AMERICAN RECOVERY SYSTEMS	Uns	96.00	NA	NA	0.00	0.00
ASSOCIATED COLLECTORS, INC.	Uns	161.00	NA	NA	0.00	0.00
BARRICK, SWITZER, LONG,	Uns	123.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICES	Uns	93.00	NA	NA	0.00	0.00
CHECKS INTO CASH	Uns	873.00	NA	NA	0.00	0.00
CITIBANK CUSTOMER SERVICES /	Uns	88.08	NA	NA	0.00	0.00
CITY OF ROCKFORD	Uns	25.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	855.73	855.73	855.73	0.00	0.00
COLLECTION CORP. OF AMERICA	Uns	164.30	NA	NA	0.00	0.00
CREDIT BUREAU OF TRAVERSE	Uns	243.00	NA	NA	0.00	0.00



**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CREDIT MANAGEMENT CENTRAL	Uns	312.00	NA	NA	0.00	0.00
CREDITORS PROTECTION SERVICE	Uns	964.00	NA	NA	0.00	0.00
DR. MICHAEL BORTOLI	Uns	10.00	NA	NA	0.00	0.00
ECC MANAGEMENT SERVICES	Uns	651.58	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Uns	452.00	452.63	452.63	0.00	0.00
GREAT LAKES COLLECTION	Uns	855.73	NA	NA	0.00	0.00
GTE WIRELESS	Uns	46.95	NA	NA	0.00	0.00
HHM EMERGENCY SERVICES	Uns	397.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF HUMAN	Uns	4,300.00	4,380.00	4,380.00	0.00	0.00
J.J. MARSHALL & ASSOCIATES, INC.	Uns	74.00	NA	NA	0.00	0.00
LAMAR AGENCY, INC.	Uns	32.35	NA	NA	0.00	0.00
LARKIN COLLECTION SERVICES	Uns	290.83	NA	NA	0.00	0.00
LAW OFFICES OF MITCHELL N. KAY	Uns	662.62	NA	NA	0.00	0.00
LIFELINE AMBULANCE	Uns	235.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	699.00	619.45	619.45	0.00	0.00
MONCO SERVICES	Uns	107.37	NA	NA	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	2,464.13	4,106.63	0.00	0.00	0.00
NCO - MARLIN	Uns	232.00	NA	NA	0.00	0.00
OSF ST. ANTHONY MEDICAL	Uns	232.15	NA	NA	0.00	0.00
PENNCRO ASSOCIATES	Uns	157.79	NA	NA	0.00	0.00
PLAZA ASSOCIATES	Uns	651.58	NA	NA	0.00	0.00
PRIMECO PERSONAL	Uns	78.00	NA	NA	0.00	0.00
R&B RECEIVABLES MANAGEMENT	Uns	76.00	NA	NA	0.00	0.00
RADIOLOGY CONSULTANTS	Uns	258.00	NA	NA	0.00	0.00
RKFD. TELEPHONE ANSWERING	Uns	14.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	125.00	125.00	125.00	0.00	0.00
ILLINOIS STUDENT ASSISTANCE	Uns	13,772.00	14,438.85	14,438.85	0.00	0.00
SBC	Uns	660.53	NA	NA	0.00	0.00
SECURITY FINANCE	Uns	1,289.00	472.08	472.08	0.00	0.00
STATE COLLECTION SERVICES	Uns	181.00	NA	NA	0.00	0.00
SWEDISH AMERICAN HOSPITAL	Uns	2,000.00	89.68	89.68	0.00	0.00
AAA COMMUNITY FINANCE	Uns	0.00	598.00	598.00	0.00	0.00
PARAGON WAY INC	Uns	0.00	518.75	518.75	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	481.85	481.85	0.00	0.00



**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 8,575.00	\$ 8,575.00	\$ 2,501.08
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 8,575.00	\$ 8,575.00	\$ 2,501.08
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 33,395.75	\$ 0.00	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 3,671.03	
Disbursements to Creditors	\$ 11,076.08	
<b>TOTAL DISBURSEMENTS:</b>		\$ 14,747.11



12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 10/19/2011

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.